

FIG. 1

004040" T9EE T960

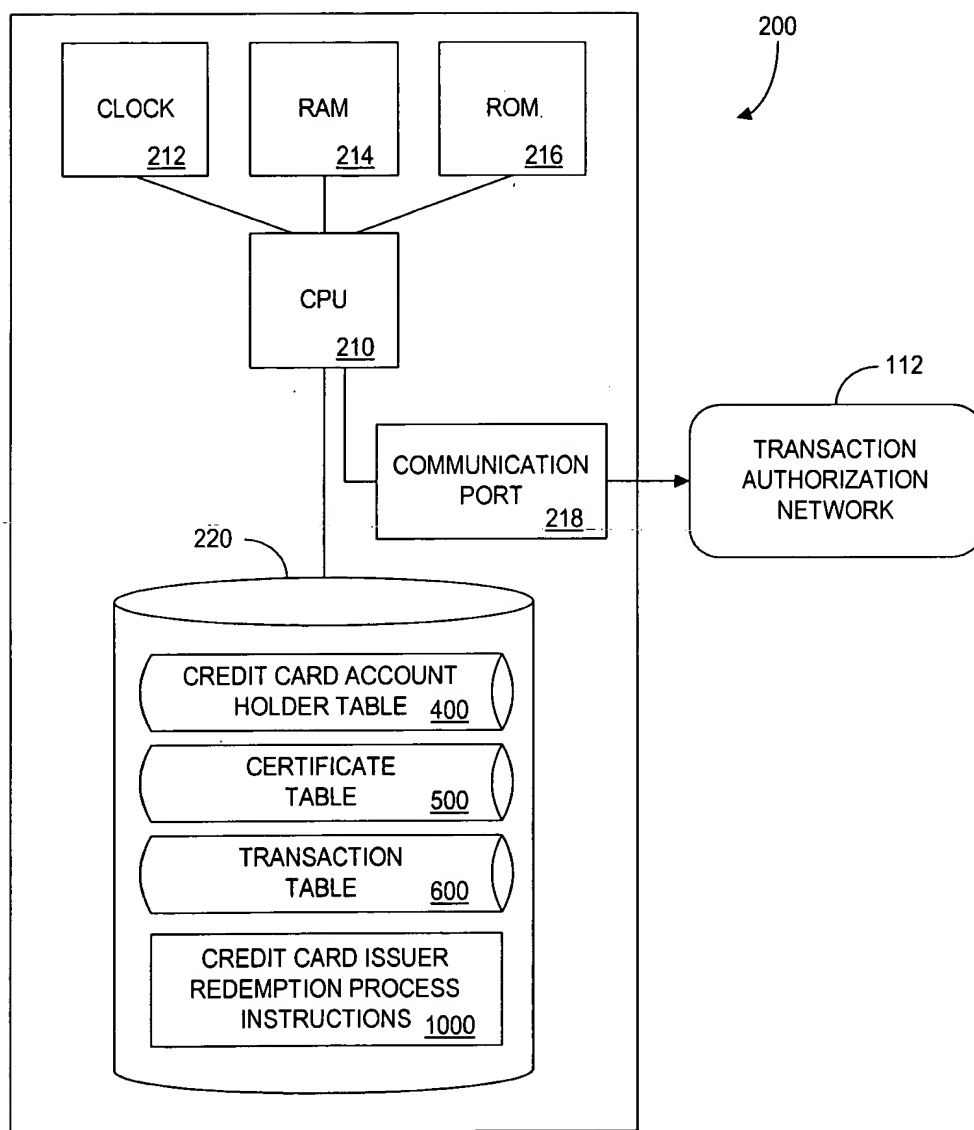


FIG. 2

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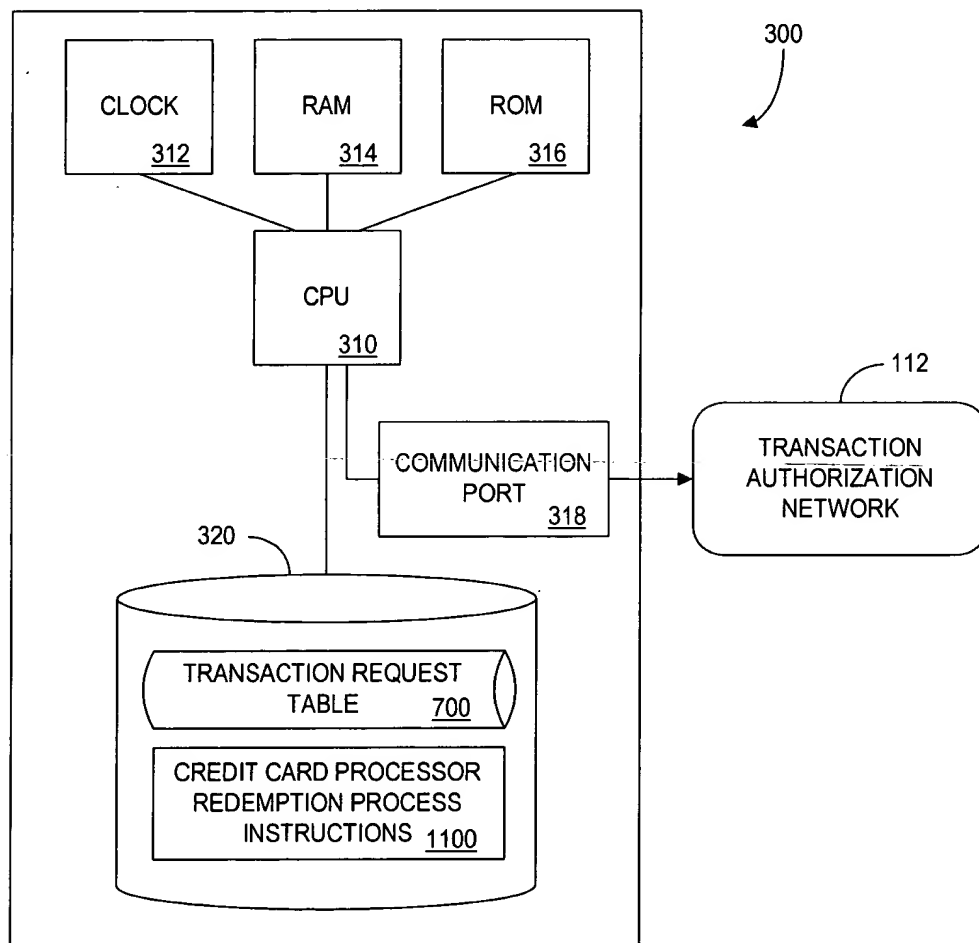


FIG. 3

400

ACCOUNT - IDENTIFIER 410	NAME 412	ADDRESS 414	PHONE NUMBER 416	ORIGINAL CREDIT LINE 418	AVAILABLE CREDIT LINE 420
2222-3333- 4444-5555	TONY CARDHOLDER	99 MAIN ST. HOMETOWN, CT 22222	(333) 444-5555	\$2000	\$1233.00
2222-8888- 7777-6666	SUE MARVIN	10 CENTER ST. ROCKPORT, NJ 99999	(999) 111-2222	\$3500	\$500.00

402

404

FIG. 4

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500

CERTIFICATE IDENTIFIER 510	ACCOUNT IDENTIFIER 512	MAXIMUM VALUE 514	EXPIRATION DATE 516	STATUS 518
2222-1234-5678-9000	2222-3333-4444-5555	\$50.00	10/15/97	REDEEMED
2222-3434-5656-7878	2222-8888-7777-6666	\$100.00	10/30/97	ISSUED
2222-1111-1111-1111	2222-8888-7777-6666	\$50.00	10/30/97	REDEEMED

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SECURITY CODE 520	PERSONALIZED CHALLENGE 522	PERSONALIZED RESPONSE 524	USES REMAINING 526	VALUE REMAINING 528
1234	MOTHER'S MAIDEN NAME	SMITH	0	\$2.41
06468	PHONE NUMBER	(203) 555-1212	N/A	\$100.00
9101	DATE OF BIRTH	5/22/74	1	\$2.05

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500 (CONT.)

FIG. 5

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ACCOUNT / CERTIFICATE IDENTIFIER 610	DATE 612	TIME 614	REFERENCE CODE 616	AUTHORIZATION CODE 618	TRANSACTION AMOUNT 620
2222-1234- 5678-9000	4/15/97	11:00 AM	A059GHZX	223952	\$47.59
2222-3333- 4444-5555	4/15/97	12:30 PM	V5CZQ378	768573	\$98.68
2222-8888- 7777-6666	4/16/97	10:35 AM	KL43QR56	981366	\$50.00
2222-1111- 1111-1111	4/16/97	2:43 PM	34CE5G89	742511	\$47.95

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FIG. 6

700

MERCHANT IDENTIFIER 710	DATE 712	TIME 714	ACCOUNT / CERTIFICATE IDENTIFIER 716	TRANSACTION AMOUNT 718	AUTHORIZATION CODE 720
454838	4/15/97	11:00 AM	2222-3333-4444-5555	\$47.59	223952
879566	4/15/97	12:30 PM	2222-9898-2345-5473	\$98.68	768573
124987	4/16/97	10:35 AM	2222-8888-7777-6666	\$50.00	981366
356357	4/16/97	2:43 PM	2222-1111-1111-1111	\$47.95	742511

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708

FIG. 7





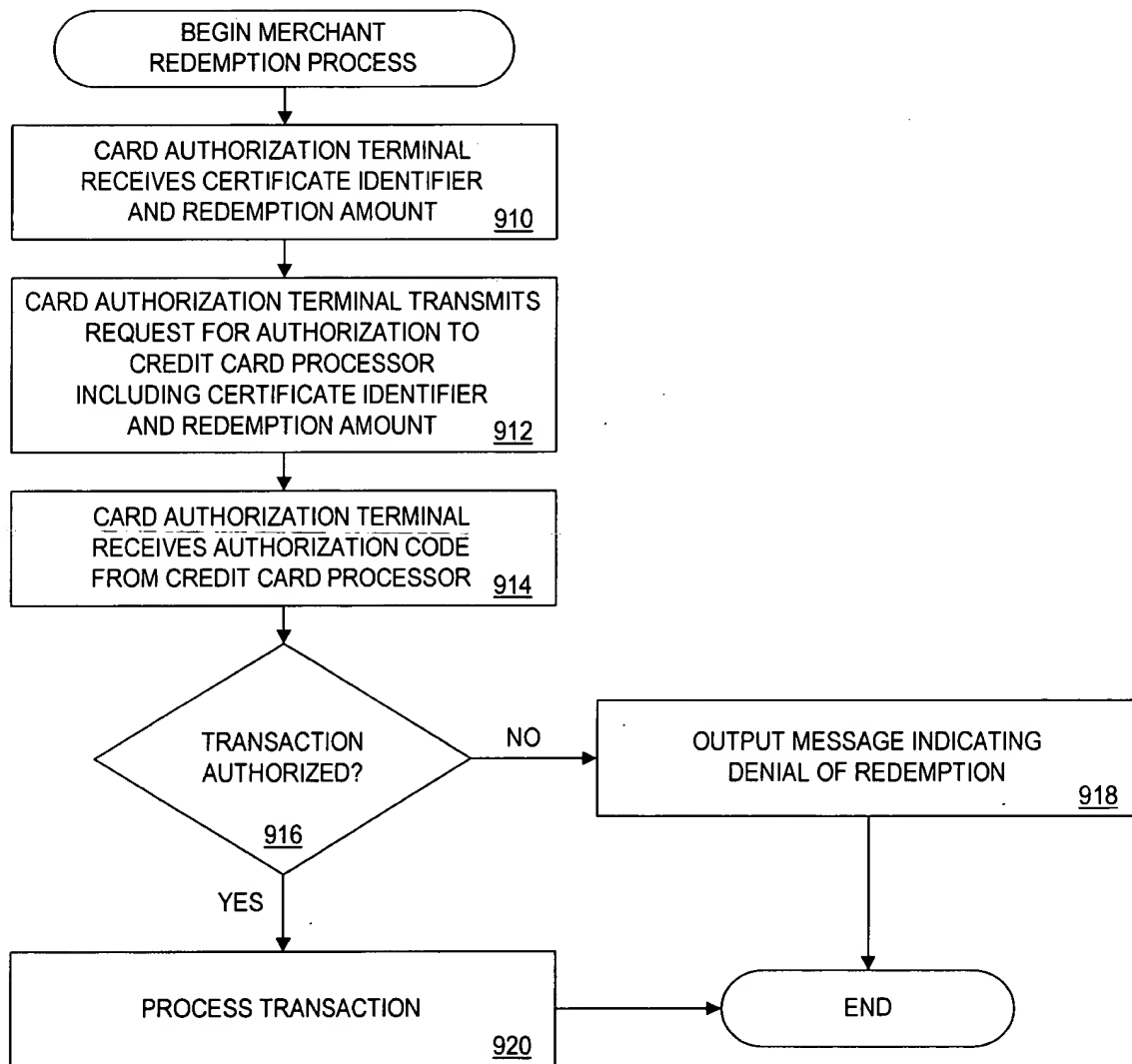
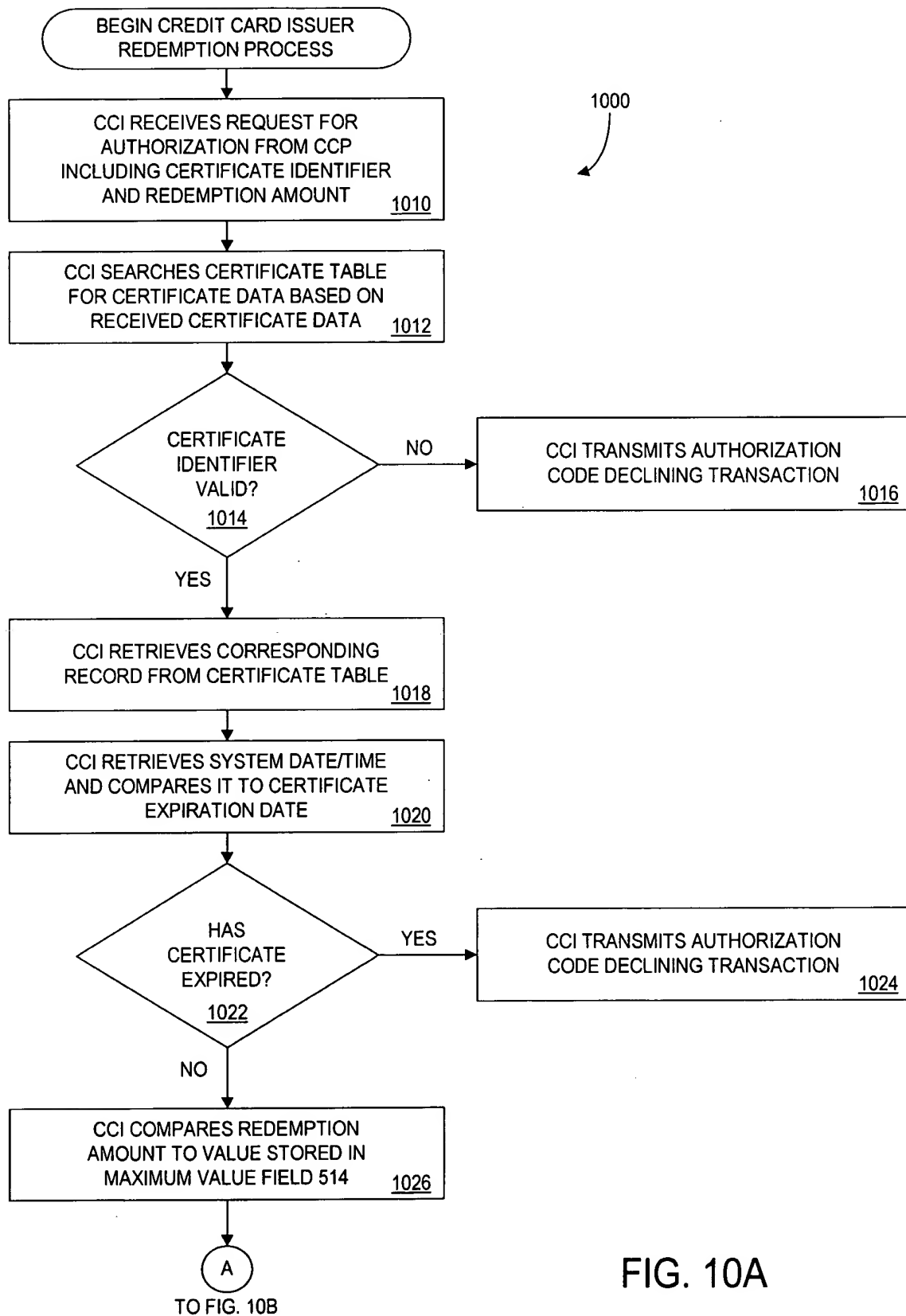


FIG. 9

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002020" T9EE1950

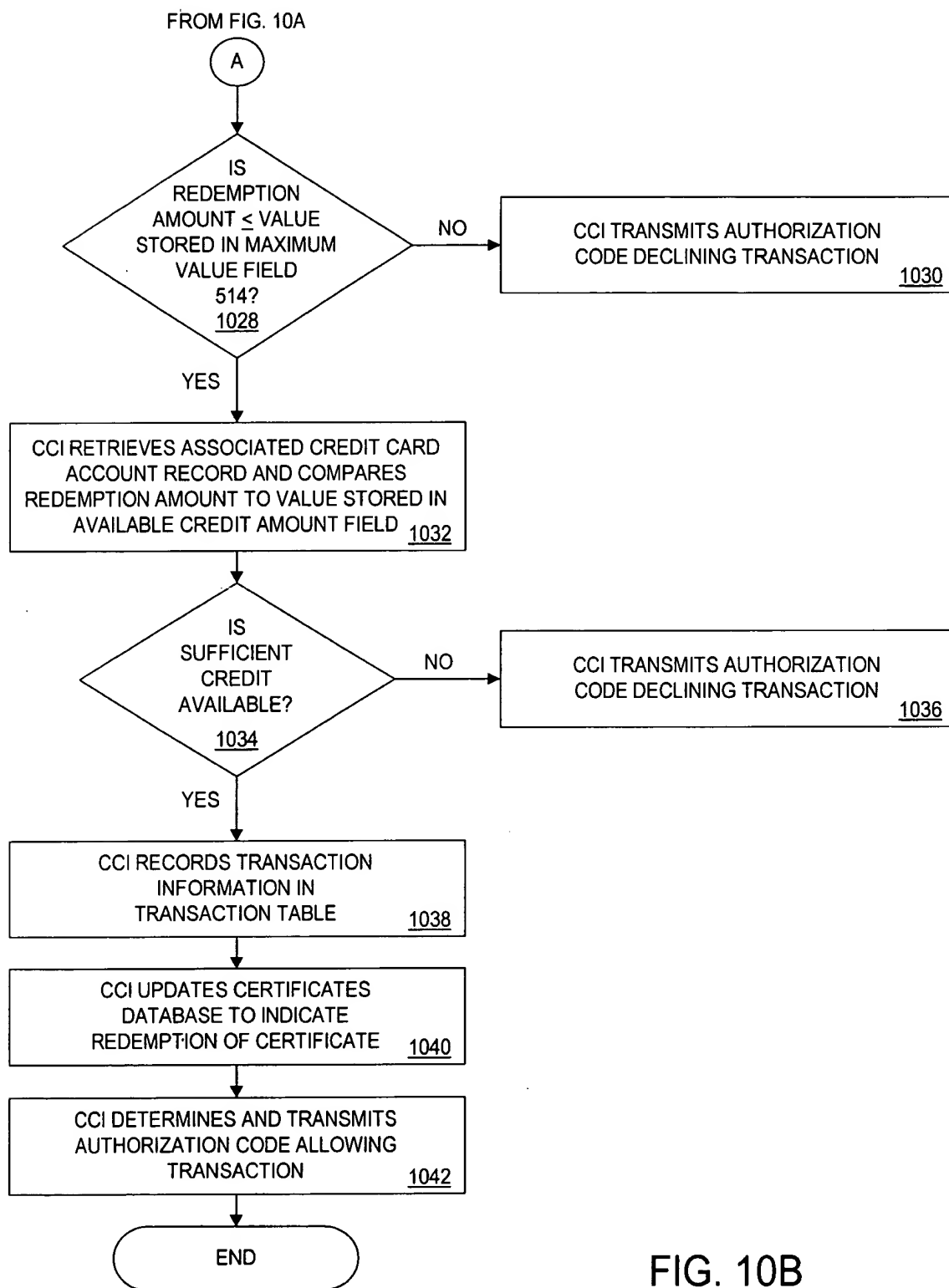


FIG. 10B

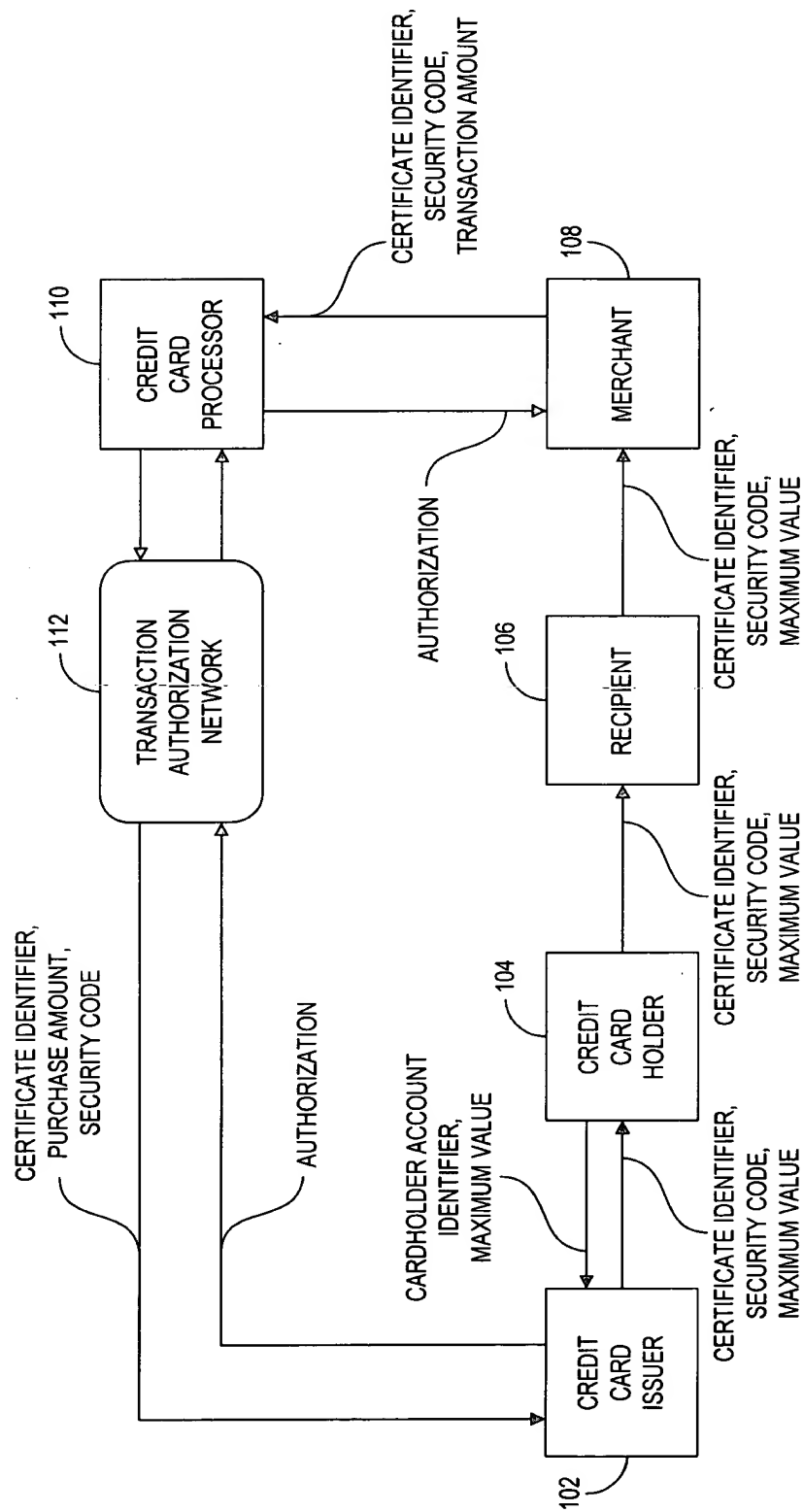



FIG. 11

002020-199ET960

1200

NOT TO EXCEED \$50 **Bankmore**  NOT TO EXCEED \$50

**GIFT CERTIFICATE**

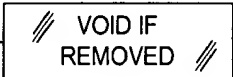
PAYABLE TO: BEARER 1210

FROM: TONY CARDHOLDER

PAYABLE IN THE AMOUNT OF NO MORE THAN: \$50.00

**EXPIRES 10/15/97**

CERTIFICATE IDENTIFIER 2222-1234-5678-9000

NOT TO EXCEED \$50 1214  NOT TO EXCEED \$50

1212

FIG. 12

```

graph TD
    910([BEGIN MERCHANT  
REDEMPTION PROCESS]) --> 912[CARD AUTHORIZATION TERMINAL RECEIVES  
CERTIFICATE IDENTIFIER, REDEMPTION  
AMOUNT AND SECURITY CODE 1310]
    912 --> 914[CARD AUTHORIZATION TERMINAL TRANSMITS  
REQUEST FOR AUTHORIZATION TO  
CREDIT CARD PROCESSOR INCLUDING  
CERTIFICATE IDENTIFIER REDEMPTION  
AMOUNT, AND SECURITY CODE 1312]
    914 --> 916[CARD AUTHORIZATION TERMINAL  
RECEIVES AUTHORIZATION CODE  
FROM CREDIT CARD PROCESSOR 914]
    916 --> 918{TRANSACTION  
AUTHORIZED? 916}
    918 -- NO --> 920[OUTPUT MESSAGE INDICATING  
DENIAL OF REDEMPTION 918]
    918 -- YES --> 922[PROCESS TRANSACTION 920]
    920 --> 924([END])
    922 --> 924

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FIG. 13

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graph TD
    1000([BEGIN CREDIT CARD ISSUER  
REDEMPTION PROCESS]) --> 1410[CCI RECEIVES REQUEST FOR  
AUTHORIZATION FROM CCP INCLUDING  
CERTIFICATE IDENTIFIER, REDEMPTION  
AMOUNT AND SECURITY CODE 1410]
    1410 --> 1012[CCI SEARCHES CERTIFICATE TABLE  
FOR CERTIFICATE DATA BASED ON  
RECEIVED CERTIFICATE DATA 1012]
    1012 --> 1014{CERTIFICATE  
IDENTIFIER  
VALID?  
1014}
    1014 -- NO --> 1016[CCI TRANSMITS AUTHORIZATION  
CODE DECLINING TRANSACTION 1016]
    1014 -- YES --> 1018[CCI RETRIEVES CORRESPONDING  
RECORD FROM CERTIFICATE TABLE 1018]
    1018 --> 1412{IS SECURITY  
CODE VALID?  
1412}
    1412 -- NO --> 1414[CCI TRANSMITS AUTHORIZATION  
CODE DECLINING TRANSACTION 1414]
    1412 -- YES --> 1020[CCI RETRIEVES SYSTEM DATE/TIME  
AND COMPARES IT TO CERTIFICATE  
EXPIRATION DATE 1020]
    1020 --> 1022{HAS  
CERTIFICATE  
EXPIRED?  
1022}
    1022 -- YES --> 1024[CCI TRANSMITS AUTHORIZATION  
CODE DECLINING TRANSACTION 1024]
    1022 -- NO --> 1026[CCI COMPARES REDEMPTION  
AMOUNT TO VALUE STORED IN  
MAXIMUM VALUE FIELD 514 1026]
    1026 --> A((A))
    A --> 14B[TO FIG. 14B]
  
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FIG. 14A

FIG. 14A

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